

## Learning to speak 'insurance-ese'

By WILLIAM ROMANIELLO

It was no surprise when representatives of the insurance industry scrambled in response to Attorney General Richard Blumenthal's scathing critique on the widespread problem of insurer's deceptive practices.

Mr. Blumenthal recently requested a federal investigation of insurers' ongoing illegal practices. He emphasized his long-held concerns that consumer rights were being trampled, and that Connecticut's motoring public was in jeopardy as a result of the insurance industry's efforts to pad its pockets. The Property Casualty Insurers Association of America (PCI) swiftly replied.

I believe it would be helpful to decipher exactly what the insurance industry response really means. Most people in the state do not speak "insurance-ese," and so a translation is in order.

PCI's regional manager Paul Magaril said that the "allegations" by Mr. Blumenthal were "ginned up by a special interest group using the Attorney General to line their own

pockets at the expense of hard-working consumers seeking to get their vehicles repaired after an accident."

Let's start by identifying the organization represented by Mr. Magaril. What do PCI's leadership and mission truly stand for? Their tag line is, "Shaping the Future of American Insurance." Translation: There are many benefits to being a member of PCI as it, not the consumer, directs the industry. "We shape public policy," they say. Translation: We make the rules. "When we speak in Washington or in the States, legislators and regulators value our positions and our power," they brag. Translation: We are very powerful so you'd better listen to what we want. "Your powerful advocate's [PCI's] lobbyist skills are unmatched; our staff includes former state legislators and commissioners; and we retain lobbyists in every state." Translation: Politics as usual — and none of it in consumers' best interests. And, most egregiously, "PCI is the largest trade association representing the property & casualty industry. This pool of funds from industry employees helps elect state and federal lawmakers who share industry-supporting views." Translation: We have a huge war chest and we can defeat politicians who oppose us.

It's easy to understand "insurance-ese" with a little practice. Anyone can do the at-home language seminar by clicking on the PCI Web site. Taking a minute to navigate this site will lead to better understand-

ing — especially of how politically connected their leadership really is. If this Web site information is for public viewing, one might ask what goes on in secret where the real decisions are made.

PCI's statement that Mr. Blumenthal's stance was "ginned up by a special interest group" is an example of perfect irony. It is ironic that the largest insurance special interest group is attempting to influence the public opinion of Connecticut's attorney general.

Our attorney general has firsthand knowledge of ongoing coercive and deceptive practices used by insurers. Mr. Blumenthal has heard testimony by employees of insurance companies that they were rewarded for "steering" their customers to the insurers' preferred shops, and that they were penalized if they didn't. Mr. Blumenthal understands that insurance company adjusters may not give a fair assessment of damage to a customer's car.

I must emphasize, The Auto Body Association of Connecticut is a volunteer consumer advocacy group made up of hard-working small-business owners. We are not a \$40-million-a-year special interest group or lobbying firm, like PCI. We are dedicated professionals pursuing collision repair excellence — without insurer involvement. We remind people: It's your car, it's your choice where to have it repaired. In plain English, we are protecting the rights of the motoring public.

*William Romaniello, Owner  
All-Pro Collision Repair  
971 South Main St., Plantsville  
Legislative director, Auto Body  
Association of Connecticut*

